

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-11459-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brenda L. Ramos
PO BOX 2372
Vineland, NJ 08362

Social Security No.:
xxx-xx-9375

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 4/27/22
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: March 22, 2022
JAN: lgr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Brenda L. Ramos
Debtor

Case No. 22-11459-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 22, 2022

Form ID: 132

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2022:

Recip ID	Recipient Name and Address
db	+ Brenda L. Ramos, PO BOX 2372, Vineland, NJ 08362-2372
519515314	Cenlar Federal Savings Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430
519515316	+ City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
519535723	+ Cumberland Ob/Gyn, 1102 East Chestnut Ave, Vineland, NJ 08360-5002
519535724	ExelCare Alliance, PO Box 14000, Belfast, ME 04915-4033
519515321	+ LANDIS SEWERAGE AUTHORITY, 1776 S MILL RD, VINELAND, NJ 08360-6200
519515322	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519535727	+ RMP Services LLC, PO BOX 630844, Cincinnati, OH 45263-0844
519535728	+ ROI, PO BOX 62850, c/o Vineland Medical Center, Baltimore, MD 21264-2850
519535725	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
519535726	+ Regional Diagnostic Imaging LLC, 2527 Cranberry Hwy, Wareham, MA 02571-1046
519515324	+ South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
519515325	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
519535729	State of New Jersey, Department of Community Affairs, Bureau of Housing Inspection, P.O. Box 810, Trenton, NJ 08625-0810
519535730	State of New Jersey, DCA BHI-- DORES, P.O. Box 662, Trenton, NJ 08646-0662
519535731	Vineland Code Enforcement, 640 W Wood St, Vineland, NJ 08360
519515328	+ Vineland Municipal Utilites, PO Box 1508, 640 E. Wood Street, Vineland, NJ 08360-3722
519535732	Vineland Municipal Utilities, PO Box 1508, Vineland, NJ 08362-1508
519526929	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 22 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 22 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519515313	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2022 20:36:17	Capital One/GM card, PO BOX 85015, Richmond, VA 23285-5015
519515320	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2022 20:34:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519515315	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2022 20:36:31	Chase Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153
519515323	+ Email/Text: mtgbk@shellpointmtg.com	Mar 22 2022 20:34:00	Shellpoint Mortgage Servicing, 55 Beattie Place Ste 600, Greenville, SC 29601-2165
519515326	Email/Text: bankruptcy@td.com	Mar 22 2022 20:34:00	Td Bank, P.O. Box 219, Lewiston, ME 04243-5600
519515327	+ Email/Text: bankruptcy@bbandt.com	Mar 22 2022 20:34:00	Truist Bank, PO BOX 1847, Wilson, NC

District/off: 0312-1

User: admin

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Date Rcvd: Mar 22, 2022

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519515317

Email/Text: RPSBankruptcyBNCNotification@usbank.com

27894-1847

Mar 22 2022 20:34:00

Elan Financial Service, 777 E Wisconsin Ave,
Milwaukee, WI 53202

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519515318	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519515319	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519535733	##+	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Brenda L. Ramos mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4